

**Certificate of Notice Page 1 of 3**  
 United States Bankruptcy Court  
 Eastern District of Pennsylvania

In re:  
 Joseph J. Carney  
 Natalie A. Carney  
 Debtors

Case No. 13-10324-jkf  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0313-2

User: ChrissyW  
 Form ID: 138NEW

Page 1 of 2  
 Total Noticed: 45

Date Rcvd: Feb 17, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 19, 2017.

db/jdb  
 12991634 +Joseph J. Carney, Natalie A. Carney, 2626 S. Warnock Street, Philadelphia, PA 19148-4419  
 12947310 +Bank of America, N.A., 7105 Corporate Drive, Plano, TX 75024-4100  
 +Bk Of Amer, ATTN: CORRESPONDENCE UNIT/CA6-919-02-41, PO BOX 5170,  
 SIMI VALLEY, CA 93062-5170  
 12963360 +Bluestone Investments, Inc., c/o Amato and Lessa, P.C., 107 North Commerce Way,  
 Bethlehem, PA 18017-8913  
 12947312 +CHASE, PO BOX 15298, WILMINGTON, DE 19850-5298  
 12947314 +DSNB MACYS, 9111 DUKE BLVD, MASON, OH 45040-8999  
 12947315 +FASHION BUG, PO BOX 182789, COLUMBUS, OH 43218-2789  
 12947316 +First Usa Bank N A/Chase, CHASE CARD SERVICES/ATTN: BANKRUPTCY DEP, PO BOX 15298,  
 WILMINGTON, DE 19850-5298  
 12947320 +HSBC BANK, PO BOX 5253, CAROL STREAM, IL 60197-5253  
 12947321 +HSBC/BSTBY, PO BOX 5253, CAROL STREAM, IL 60197-5253  
 13079933 Jefferson University Hospitals, State Collection Service, 2509 S. Stoughton Road,  
 PO BOX 6250, Madison WI 53716-0250  
 12947325 +Lane Bryant/WFNNB, WFNNB, PO BOX 182685, COLUMBUS, OH 43218-2685  
 12947326 +Lb Retail / Lane Bryant / Wfnnb, ATTN: BANKRUPTCY, PO BOX 182685, COLUMBUS, OH 43218-2685  
 13029495 ++NATIONSTAR MORTGAGE LLC, PO BOX 619096, DALLAS TX 75261-9096  
 (address filed with court: Nationstar Mortgage, LLC, 350 Highland Drive,  
 Lewisville, TX 75067)  
 12947329 SEARS/CBNA, 133200 SMITH RD, CLEVELAND, OH 44130  
 12947330 +SEARS/CBNA, PO BOX 6282, SIOUX FALLS, SD 57117-6282  
 12947331 +SEARS/CBSD, PO BOX 6282, SIOUX FALLS, SD 57117-6282  
 12947332 +Target Credit Card (TC), C/O FINANCIAL & RETAIL SERVICES, MAILSTOP BT P.O. BOX 9475,  
 MINNEAPOLIS, MN 55440-9475  
 12947334 +Visa Dept. Stores, ATTN: BANKRUPTCY, PO BOX 8053, MASON, OH 45040-8053  
 12947335 +Vzw Ne, ATTENTION: VERIZON WIRELESS DEPARTMENT, PO BOX 3397, BLOOMINGTON, IL 61702-3397  
 12947336 ++WELLS FARGO BANK NA, WELLS FARGO HOME MORTGAGE AMERICAS SERVICING,  
 ATTN BANKRUPTCY DEPT MAC X7801-014, 3476 STATEVIEW BLVD, FORT MILL SC 29715-7203  
 (address filed with court: WELLS FARGO HM MORTGAG, 8480 STAGECOACH CIR,  
 FREDERICK, MD 21701)  
 12947337 +WFNNB/Mandees, P.O. BOX 182686, COLUMBUS, OH 43218-2686  
 12947338 +Wfnnb/tsa, ATTENTION: BANKRUPTCY, PO BOX 182685, COLUMBUS, OH 43218-2685

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
 smg E-mail/Text: bankruptcy@phila.gov Feb 18 2017 02:37:19 City of Philadelphia,  
 City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor,  
 Philadelphia, PA 19102-1595

smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Feb 18 2017 02:36:06

Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946,  
 Harrisburg, PA 17128-0946

smg +E-mail/Text: usapae.bankruptcynotices@usdoj.gov Feb 18 2017 02:36:39 U.S. Attorney Office,  
 c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404

12947308 +E-mail/Text: aacbankruptcynotice@affiliated.org Feb 18 2017 02:37:21 Affiliated Acep Crp,  
 ATTN: CUSTOMER SERVICE, PO BOX 790001, SUNRISE BEACH, MO 65079-9001

12999033 E-mail/PDF: EBN\_AIS@AMERICANINFOSOURCE.COM Feb 18 2017 02:29:35  
 American InfoSource LP as agent for, Verizon, PO Box 248838,  
 Oklahoma City, OK 73124-8838

12955314 E-mail/PDF: EBN\_AIS@AMERICANINFOSOURCE.COM Feb 18 2017 02:29:35  
 American InfoSource LP as agent for, Midland Funding LLC, PO Box 268941,  
 Oklahoma City, OK 73126-8941

12947309 +E-mail/Text: bnc-applied@quantum3group.com Feb 18 2017 02:36:35 Applied Card Bank,  
 ATTENTION: BANKRUPTCY, PO BOX 17125, WILMINGTON, DE 19850-7125

12947311 +E-mail/Text: bankruptcy@caavps.com Feb 18 2017 02:36:34 Calvary Portfolio Services,  
 ATTENTION: BANKRUPTCY DEPARTMENT, 500 SUMMIT LAKE DR. SUITE 400, VALHALLA, NY 10595-1340

12949007 +E-mail/Text: bankruptcy@caavps.com Feb 18 2017 02:36:34 Cavalry Portfolio Services,  
 500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-2322

13103473 +E-mail/Text: cdicicco@myphillybankruptcyllawyer.com Feb 18 2017 02:35:03  
 Christian A. DiCicco, Esq., Law Offices of Christian A. DiCicco, 2008 Chestnut Street,  
 Philadelphia, PA 19103-4535

12947313 +E-mail/Text: bankruptcy\_notifications@ccsusa.com Feb 18 2017 02:37:38  
 Credit Collections Srv., PO BOX 9134, NEEDHAM, MA 02494-9134

12947317 +E-mail/PDF: gecsedirecoverycorp.com Feb 18 2017 02:28:55 GECRB/GAP, PO BOX 965005,  
 ORLANDO, FL 32896-5005

12947318 +E-mail/PDF: gecsedirecoverycorp.com Feb 18 2017 02:29:31 GEMB / Old Navy,  
 ATTENTION: GEMB, PO BOX 103104, ROSWELL, GA 30076-9104

12947319 +E-mail/PDF: gecsedirecoverycorp.com Feb 18 2017 02:28:56 Gemb/JC Penny,  
 ATTENTION: BANKRUPTCY, PO BOX 103104, ROSWELL, GA 30076-9104

12947322 +E-mail/Text: Hcabankruptcy-courtntices@hcamerica.com Feb 18 2017 02:37:34

13011901 HYUNDAI MOTOR FINANCE, ATTN: BANKRUPTCY, PO BOX 20809, FOUNTAIN VALLEY, CA 92728-0809  
 E-mail/Text: cio.bncmail@irs.gov Feb 18 2017 02:35:17 Internal Revenue Service,  
 P.O. Box 7317, Philadelphia, PA 19101-7317

District/off: 0313-2

User: ChrissyW  
Form ID: 138NEW

Page 2 of 2  
Total Noticed: 45

Date Rcvd: Feb 17, 2017

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

12947324 +E-mail/Text: bnckohlsnotices@becket-lee.com Feb 18 2017 02:35:10 KOHLS/CAPONE,  
N56 W 17000 RIDGEWOOD DR, MENOMONEE FALLS, WI 53051-7096  
12947327 +E-mail/Text: bankruptcydpt@mcsmcg.com Feb 18 2017 02:36:09 MIDLAND FUNDING, 8875 AERO DR,  
SAN DIEGO, CA 92123-2255  
12947328 E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Feb 18 2017 02:44:36 Portfolio Rc,  
ATTN: BANKRUPTCY, PO BOX 41067, NORFOLK, VA 23541  
13081670 E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Feb 18 2017 02:44:32  
Portfolio Recovery Associates, LLC, POB 12914, Norfolk, VA 23541  
13080441 E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Feb 18 2017 02:29:06  
Portfolio Recovery Associates, LLC, POB 41067, Norfolk VA 23541  
12991743 E-mail/Text: bnc-quantum@quantum3group.com Feb 18 2017 02:35:27  
Quantum3 Group LLC as agent for, MOMA Funding LLC, PO Box 788, Kirkland, WA 98083-0788  
TOTAL: 22

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

cr\* ++NATIONSTAR MORTGAGE LLC, PO BOX 619096, DALLAS TX 75261-9096  
(address filed with court: NATIONSTAR MORTGAGE, LLC, 350 Highland Drive,  
Lewisville, TX 75067)  
cr\* ++NATIONSTAR MORTGAGE LLC, PO BOX 619096, DALLAS TX 75261-9096  
(address filed with court: Nationstar Mortgage LLC, P.O. Box 619096,  
Dallas, TX 75261-9741)  
12947323\* Internal Revenue Service, P.O. Box 7346, Philadelphia, PA 19101-7346  
13504591\* ++NATIONSTAR MORTGAGE LLC, PO BOX 619096, DALLAS TX 75261-9096  
(address filed with court: Nationstar Mortgage, LLC, P.O. Box 619096,  
Dallas, TX 75261-9741)  
12947333 ##+The Bureaus Inc., ATTENTION: BANKRUPTCY DEPT., 1717 CENTRAL ST., EVANSTON, IL 60201-1507  
TOTALS: 0, \* 4, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices  
will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The  
debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner  
shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social  
Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required  
by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Feb 19, 2017

Signature: /s/Joseph Speetjens

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)  
system on February 17, 2017 at the address(es) listed below:

ALLISON FRANCES ZUCKERMAN on behalf of Creditor Bank of America, N.A. paeb@fedphe.com  
ANDREW F GORNALL on behalf of Creditor NATIONSTAR MORTGAGE, LLC agornall@kmlawgroup.com,  
bkgroup@kmlawgroup.com  
CHRISTIAN A. DICICCO on behalf of Debtor Joseph J. Carney cdicicco@myphillybankruptcylawyer.com,  
christianadicicco@gmail.com  
CHRISTIAN A. DICICCO on behalf of Joint Debtor Natalie A. Carney  
cdicicco@myphillybankruptcylawyer.com, christianadicicco@gmail.com  
KEVIN S. FRANKEL on behalf of Creditor NATIONSTAR MORTGAGE, LLC pa-bk@logs.com  
LEEANE O. HUGGINS on behalf of Creditor NATIONSTAR MORTGAGE, LLC pabk@logs.com  
LEEANE O. HUGGINS on behalf of Creditor Nationstar Mortgage LLC pabk@logs.com  
THOMAS I. PULEO on behalf of Creditor Nationstar Mortgage LLC tpuleo@kmlawgroup.com,  
bkgroup@kmlawgroup.com  
United States Trustee USTPRegion03.PH.ECF@usdoj.gov  
WILLIAM C. MILLER on behalf of Trustee WILLIAM C. MILLER ecfemails@ph13trustee.com,  
philaecf@gmail.com  
WILLIAM C. MILLER ecfemails@ph13trustee.com, philaecf@gmail.com

TOTAL: 11

**UNITED STATES BANKRUPTCY COURT  
EASTERN DISTRICT OF PENNSYLVANIA**

---

In Re: Joseph J. Carney and Natalie A.  
Carney

Debtor(s)

Bankruptcy No: 13-10324-jkf  
Chapter: 13

---

***NOTICE***

To the debtor, debtor's counsel, trustee, and all creditors and parties in interest, NOTICE IS GIVEN THAT:

1. The Standing Chapter 13 Trustee has filed his final report and account.
2. Any answer, objection, responsive pleading or request for hearing with regard to the discharge of the debtors, including any request to delay the entry of discharge pursuant to 11 U.S.C. §1328(h), must be filed in writing with the Clerk of the U.S. Bankruptcy Court,

900 Market Street  
Suite 400  
Philadelphia, PA 19107

within 30 days from the date of this notice.

3. In the absence of any objection, the Court may enter the Order of Discharge.

For The Court

Timothy B. McGrath  
Clerk of Court

Dated: 2/17/17